



Debt & Cash Flow Checklist

Debt Categories

- **Mortgage**
- **Car loans/leases**
- **Credit cards**
- **No-payment-no-interest plans**
- **Department store cards**
- **Personal loans**
- **Lines of credit**
- **HELOC**

Sources of Debt Data

- **Monthly statements for revolving debts**
- **Card holder agreement**
- **Car loan/lease contract paper work**
- **Contracts or statements for no-interest-no-payment plans**
- **Annual mortgage statement, online mortgage statement**
- **Monthly HELCO statement**
- **Personal loan contracts, online statements or annual statements**

Important Data

- **Monthly payments**
- **Balance**
- **Limit**
- **Interest rate**
- **Amortization**
- **Life or disability premiums on debts**
- **Annual fees on credit/department store cards**
- **Mortgage renewal date**
- **Pre payment options**
- **Value of primary residence or other real-estate**

Additional notes:

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